## EXHIBIT 1

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           IN THE UNITED STATES DISTRICT COURT
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                                                                      8
       INC., OLD REPUBLIC INSURANCE)
       COMPANY, AND
                                                                      9
                                                                                            * * * * * *
       OGNJEN MILANOVIC,
                                                                    10
            Defendants.
                                                                    11
                                                                    12
       FARMERS MUTÚAL FIRE
                                                                    13
       INSURANCE COMPANY OF OKARCHE,)
                                                                    14
            Plaintiff,
                                                                    15
                      ) NO. CIV-22-752-F
                                                                    16
       HL MOTOR GRÓUP, INC., AND )
                                                                    17
       OGNJEN MILANOVÍC,
                                                                    18
                                                                    19
            Defendants.
                                                                    20
                                                                    21
          VIDEOTAPED VIDEOCONFERENCE DEPOSITION OF
                                                                    22
               OGNJEN MILANOVIC
             LOCATED IN BELGRADE, SERBIA
                                                                    23
            TAKEN ON BEHALF OF THE PLAINTIFFS
                                                                    24
               ON MARCH 15, 2023
           REPORTED BY: JANA C. HAZELBAKER, CSR
                                                                    25
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 4
      For the Plaintiff,
                      Gerard F. Pignato
                                                                      4
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                         Ryan Whaley
400 North Walnut
      Farmers Mutual Fire
      Insurance Company
                                                                      5
                                                                            Exhibit Number 3 (Photo, Farmers Mutual 0374) 57
                      Oklahoma City, OK 73104
      of Okarche:
                  (405)239-6040
                                                                      6
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                  jerry@ryanwhaley.com
                                                                      7
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                        Michael T. Franz
      For the Defendants.
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      HL Motor Group,
                         Lewis Brisbois
      Ognjen Milanovic,
                        Bisgaard & Smith
550 West Adams Street
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                                                                                                                             60
10
      and Old Republic
                                                                    11
                                                                            Exhibit Number 9 (Photo, Farmers Mutual 0382)
      Insurance Company:
                         Suite 300
                  Chicago, IL 60661
(312)463-3329
11
                                                                    12
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                  michael.franz@
                                                                    13
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      For the Plaintiff
                      Rodney Stewart
                                                                    16
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15
                       Stewart Law Firm
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                                                                              Mutual 0333 through 0339) .....
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                  Oklahoma City, OK 73116
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                                                                    18
                  rstewart@rstewartlaw.com
                                                                    19
19
                                                                    20
                       Bruce Rodgers
      Videographer:
                                                                    21
21
                                                                    22
      Also Present:
                      Joanne Butterworth
22
                   Legal assistant
                                                                    23
                  Gerald Knecht
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23
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2.5
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1 (Pages 1 to 4)

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Page 65 Page 67 1 three lines from the bottom in the far right where it answer after you've just told him how to answer? 1 2 says "Unit 1." Let me know when you're -- I can't 2 MR. FRANZ: I have not told him how to 3 see because his face is --3 answer. Counsel, just proceed with your deposition. 4 A I'm there. 4 MR. PIGNATO: You're running a tab, 5 5 Q You're there. You see where it says Counsel. "Unit 1 driver states." Do you see that? 6 6 Q (By Mr. Pignato) Mr. Milanovic --7 7 "Unit driver states that he did not recall A Yes. 8 events prior to the collision and that he has no 8 Q -- is it possible you fell asleep? 9 medical condition that should have caused 9 A I do not think so as there's strips that if 10 you fall asleep they -- they wake you. 10 unconsciousness." 11 Did I -- did I read that correctly? 11 In my opinion, no, I do not think so. 12 12 Q If you fall asleep, who wakes you? A Sorry, a few -- a few places here. 13 13 Q Take your time. A The strips on the road. They make a very 14 A Yeah. 14 loud sound. 15 Q So here -- here's my question, then. 15 Q How heavy was your vehicle at the time of 16 16 this accident? 17 Q You just didn't recall any of the events 17 A I couldn't tell you. I don't recall. 18 18 Q Do you recall what you were hauling? prior to the collision? 19 19 20 Q Do you know why you left the roadway? 20 You don't recall the weight of the cargo? Q 21 21 A No. Every day it's different, so I would A No. 22 Q Did you fall asleep? 22 not know, sir. 23 23 A I -- no, I don't think so, as it was still Q You told the officer that you were not 2.4 day. So what they told me is that I had lost 24 aware of any medical condition that have -- could 25 consciousness. 25 have caused or should have caused your Page 66 Page 68 1 Q Well, you lost consciousness after the 1 unconsciousness. 2 impact with the homes, didn't you? 2 Do you recall saying that? 3 3 A How would I remember when that would have A That's correct. I don't recall anything 4 4 at -- at the scene. All I remember is at the 5 5 Q You don't know when you lost consciousness, hospital. When he came up to me, that's what I 6 6 do you? remember towards me leaving, but other than that, I 7 7 don't remember any conversation I had with him. 8 8 Q You could have lost consciousness after you Q You're not aware of any medical condition 9 9 made impact with the houses, couldn't you? that you had that would have caused you to become 10 A Again, I -- I -- I have no idea when that 10 unconscious while driving, are you? 11 was. All I know is I have no recollection of any of 11 12 that. 12 Q Prior to this accident, you had not 13 Q You could have gone to sleep at the wheel. 13 previously ever suffered any unconsciousness, have 14 True statement? 14 you? 15 15 A Say that again, please. 16 Q It is possible you --16 Q You weren't previously involved in any 17 MR. FRANZ: Objection; calls for 17 vehicular accidents, including trucks and autos, 18 18 where you lost consciousness, were you? speculation. 19 MR. PIGNATO: There's another objection. 19 A No. No. 20 MR. FRANZ: I'll let him answer. 20 Q And you didn't have any medical conditions 21 MR. PIGNATO: No, no, no, no. That's not a 21 prior to this accident that caused you to lose 22 22 consciousness, correct? form objection. 23 MR. FRANZ: Calls for speculation. I'm 23 A No. 24 24 instructing the witness to answer. Now let's talk about since this accident. 25 MR. PIGNATO: You're instructing him to 25 Have you seen any doctors or healthcare

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Page 73 Page 75 1 Q So you believe it was the hospital doctors 1 other doctors or healthcare providers about the 2 and staff who told you you had to leave? 2 possibility that you may have suffered or gone 3 A It was -- they did everything that they did 3 unconscious for a period of time on August 8, 2020. 4 and they gave me some new clothes and that was it. 4 Is that a true statement? 5 5 Q Have you had -- experienced --A Say that again, please. A I --6 6 Q The reason you haven't -- hold on. 7 7 MR. PIGNATO: Tell you what, I'm ready to Q Go ahead. I'm sorry. 8 8 A No, that's it. pass the witness. Q Have you experienced a similar medical 9 9 Rodney, go ahead. MR. FRANZ: Hold on. Mr. Milanovic, do you 10 10 event or episode since the day of this accident? 11 need a break at all? 11 12 12 THE WITNESS: Can I have a five-minute one? Q Is it accurate, then, to say the one and 13 only time in your life that you may have lost 13 MR. PIGNATO: Sure. MR. FRANZ: Yeah, sure. Of course. 14 consciousness was on August 8, 2020, when you left 14 MR. STEWART: Certainly. 15 the roadway? 1.5 16 A Yeah. 16 THE WITNESS: Okay. Thank you. 17 Q And you recognize, don't you, that it's 17 (Recess taken from 3:14 p.m. to 3:19 p.m.) 18 18 DIRECT EXAMINATION possible that you drifted off to sleep prior to 19 leaving the roadway, don't you? 19 BY MR. STEWART: 20 A I don't think that was the case, no. 20 Q Mr. Milanovic, my name is Rodney Stewart. 21 Q Have you seen any medical physician or 21 I represent a fellow by the name of Randy Lundy. 22 professional since August 8, 2020, who has indicated 22 Mr. Pignato showed you some pictures earlier of some 23 23 damaged homes, and I'll tell you that Mr. Lundy owned to you that you suffered a medical event or episode 2.4 causing you to leave the roadway? 2.4 one of those homes there. 25 A Okay. 2.5 A Say that again, please. Page 74 Page 76 1 1 Q Has any doctor told you, after August 8, Q So I'm going second here, so that's good 2 2 2020, that you suffered some medical episode that and bad. There's a lot of questions that I might 3 3 caused you to lose consciousness? have that Mr. Pignato has already asked. At the same 4 A I think -- I think that I -- the last one 4 time, I might repeat some of his questions and I 5 5 told me that it -- it could have been due to fatigue apologize for that. Okay? 6 6 and to dehydration or something; that it -- that A That's fine. Just go ahead. 7 there was too many variables for them to pinpoint why 7 Q All right. Let me start with your height 8 it happened. 8 and weight. 9 9 A 5'10", 5'9". Let's say 160, 170 pounds. Q Who told you that? 10 A But they told -- some doctor. I can't 10 Q Earlier you were talking about the things 11 11 you do to kind of stay in shape and stay active. You recall. 12 12 Q Is it a doctor that you saw after August 8, mentioned swimming and -- and tennis when -- when 13 2020? 13 weather permits on the tennis and soccer. 14 A I don't recall. I think the one at the 14 What else do you do? Do you -- do you go 15 hospital told me it was sudden loss of consciousness. 15 to a gym? Do you work out? 16 Q Have you seen any doctors since August 2020 16 A No. I don't go to a gym, but I try to stay 17 17 for the purpose of trying to find out why you lost active. A bit of hiking, you know. I would say I'm 18 consciousness on August 8, 2020? 18 19 19 A I don't think so. Q And you look fit. In staying fit and any 20 Q In other words, in my effort to get all 20 exercise that you've done over the years, have you 2.1 your medical records I have obtained medical records 21 ever experienced any difficulty with exercise, such 22 for August 8, 2020, the date of this accident. 22 as being lightheaded or dizzy? 23 You're not aware of any other medical records? 23 A No. No. 2.4 A No, I don't think so. 24 Q Have -- have you ever, while exercising, 25 25 Q And that's because you haven't seen any seen spots or stars while you were exercising?

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                                                                                                                 Page 111
 1
          A It's -- Woodbridge would be by the border,
                                                                    1
                                                                          time in a long while that you had --
 2
       so I guess heading down south.
                                                                    2
                                                                             A No.
 3
          Q So you think this was part of that same
                                                                    3
                                                                             O -- ventured so far south?
 4
       journey from Ontario to your des- -- ultimate
                                                                    4
                                                                             A No. No.
 5
                                                                             Q Well, you previously drove for this other
        destination?
                                                                    5
 6
          A Yeah, could have been. Sounds like it.
                                                                    6
                                                                          company a year or so before you started for the --
 7
                                                                    7
          Q And then the day before the accident,
                                                                          the HL Motor Group.
 8
        August 7th, it shows you beginning your journey that
                                                                    8
                                                                             A Uh-huh.
 9
        day at Brights Grove, Ontario, and traveling all the
                                                                    9
                                                                             Q So had you driven down in this part of
10
                                                                  10
        way to Fancy Creek, Illinois, a total of nine hours
                                                                          the -- part of the world in the summer heat?
11
        and 55 minutes of drive time and 509 miles.
                                                                  11
                                                                             A Yeah, I have, but -- I have, but, you know,
12
                                                                  12
                                                                          you -- being from -- driving, I would say, from
             Does that sound right?
13
          A Sounds like a typical day, yes.
                                                                  13
                                                                          Canada, you -- you always notice a difference,
14
          Q Okay. All right.
                                                                  14
                                                                          obviously. And, you know, older equipment, it -- the
15
          A Yep. Yeah, it sounds like a typical day.
                                                                  15
                                                                          air conditioning is never as good as it should be,
16
          Q So I'm not sure what's going on with the
                                                                  16
                                                                          so, you know, you notice the heat obviously.
17
        screen. It looks like maybe the shared screen is
                                                                  17
                                                                             Q Yeah. Do you remember thinking -- and this
18
                                                                  18
        off, but there's a big black spot in the middle. Or
                                                                          was your first trip for HL Motor Group. Do you
19
       is that Mr. Milanovic's phone? Is it -- has it gone
                                                                  19
                                                                          remember thinking that the -- that the air
20
        dark?
                                                                  20
                                                                          conditioning is not as good as it should be or you
21
              There we go. All right. Thank you.
                                                                  21
                                                                          would like it to be?
22
             Okay. If I were to ask you, sir, what you
                                                                  22
                                                                             A Yes, but it's -- with any older equipment,
23
       had to drink in the 48 hours before the collision, do
                                                                  23
                                                                          never is that -- what you want it to be.
24
       you have any recollection of that?
                                                                  24
                                                                             Q Right. So -- so you -- would you consider
2.5
          A Water or juice, something like that.
                                                                  25
                                                                          yourself a professional truck driver?
                                                                                                                 Page 112
                                               Page 110
 1
          Q And I -- I detect in your answer that
                                                                    1
                                                                             A Yeah.
 2
                                                                    2
       you're -- you're guessing at that kind of based on
                                                                             Q And you understand that you're operating a
 3
                                                                    3
       your norms?
                                                                          multi-ton piece of equipment that can cause serious
 4
          A Yeah.
                                                                    4
                                                                          injury, damages and --
 5
          Q Yeah. So would you be able, for example,
                                                                    5
                                                                             A Yes.
 6
                                                                    6
       to tell us how much water, how much juice, how much
                                                                             Q -- you know, death and mayhem, right?
 7
                                                                    7
 8
          A No.
                                                                    8
                                                                             Q And so to the extent that it's hot, you're
 9
                                                                    9
                                                                          in older equipment, maybe there's some air
          Q Regarding your practices, would -- would it
10
       be your practice -- if you -- if you pulled over to
                                                                  10
                                                                          conditioning issues, maybe you're not drinking as
11
       get something to drink, would -- would it be your
                                                                  11
                                                                          much as you're supposed to, you understand that it's
12
       practice to buy, like, I don't know, a case of water,
                                                                  12
                                                                          your job to stay hydrated while you drive?
       a case of Gatorade, a --
                                                                  13
13
                                                                             A Yes.
14
                                                                  14
          A Yeah. Yeah. Always. Always. There's
                                                                             Q And that if it's not safe to drive because
15
       some on the side, so, yeah, always. How many depends
                                                                  15
                                                                          you're dehydrated or because your equipment lacks
16
       on the day, you know. I remember that day was pretty
                                                                  16
                                                                          sufficient air conditioning, it's your job to pull
17
       hot, so --
                                                                  17
                                                                          over until those situations can be remedied, right?
18
          Q Okay. What -- and I predict you are not
                                                                  18
                                                                             A I would agree with you there.
19
       wrong. August in Oklahoma, August in Joplin,
                                                                  19
                                                                             Q All right. You can't just keep driving if
20
       Missouri, I -- I predict it was really hot. But
                                                                  20
                                                                          you're dehydrated or hot and tired. You understand
2.1
       what -- what causes you to remember that it was a
                                                                  21
                                                                          that?
22
       really hot day?
                                                                  22
23
          A It's down south and coming back from up
                                                                  23
                                                                             Q Because if you do, accidents like this can
2.4
       north, I would say that -- that it was pretty hot.
                                                                  24
                                                                          happen. Agree?
25
          Q Is this the first time -- is this the first
                                                                  25
                                                                             A Agree.
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Page 113 Page 115 1 Q All right. So since this accident occurred 1 A Yes. 2 in August of 2020, other than whatever medical 2 Q You shouldn't keep driving if you're 3 providers you saw at the hospital immediately 3 fatigued and dehydrated to the point that you lose 4 afterwards, has any physician identified to you what 4 consciousness and run off the roadway, right? 5 5 caused you to run off the roadway? A Correct. Q And if that's what occurred here, you would 6 A No. 6 7 7 agree the accident would be your fault, and by Q And I want to stop and talk about that now. 8 8 So -- so in responding to some of Mr. Pignato's extension, the fault of HL Motor Group. Agree? 9 9 questions I heard you say different things, and we A I wouldn't -- I didn't feel that way so I 10 need to pin you down because this is an important 10 don't know how I can agree with that. 11 11 Q Well, when you say you didn't feel that issue in the case. Okay? 12 A Nothing to tell me 100 percent, so --12 way, you've kind of said some different things here 13 Q I -- I understand, but let's do what we can 13 today. You've -- you've indicated you don't remember 14 here. Okay? 14 that day at all. Okay? You've said that many times 15 15 A Okay. throughout the deposition. 16 Q So you mentioned in -- in one of your 16 You've also said that -- that -- that you 17 answers to Mr. Pignato earlier that -- that someone 17 remember needing to take your break, that you felt 18 18 like you were looking for your next break stop, at -- I think you said "at the hospital," but I want 19 to clarify. I want to be fair to you. 19 20 A Yeah, to the best of my recollection. 20 A Yes, that is -- I remember the -- wanting 21 to pick the break. Q Yeah, somebody at the hospital said that 21 22 you could have been fatigued or dehydrated. 22 Other than that, meaning the day, 23 23 significant parts of it, meaning what happened there, A Yes. that, I do not remember. 24 Q Do you recall saying that? 24 25 Q Right. So --2.5 A Yes. Page 114 Page 116 1 1 Q And -- and was that a physician there at A The only thing I remember is I was planning 2 2 the OU Medical Center where you were taken? on stopping at some point. 3 3 A I don't recall who it was. I talked to Q All right. But --4 many people and I was groggy, so, yeah, I don't 4 A That's the only thing I remember. I don't 5 remember. 5 remember being fatigued or thirsty or anything like 6 6 Q And then you also said, in response to one that. I really do not. 7 of Mr. Pignato's questions, that -- that someone at 7 Q Okay. But you also don't remember the 8 the hospital may have said you had a sudden loss of 8 reverse of that. You don't remember feeling, "Hey, 9 consciousness, right? 9 I'm not fatigued. I feel great. Life is good, I 10 Now, you would agree with me those are --10 could keep going for another 500 miles." You don't 11 those are two different -- I suppose they could be 11 remember feeling that, either, right? 12 two different things, right? 12 A I have never felt that in my life, no. 13 13 Q Okay. Well, I'm just trying to figure out, 14 Q If you're fatigued and dehydrated, I 14 are -- are you saying you were not feeling fatigued 15 suppose you could pass out and lose consciousness, 15 or you were not dehydrated, or are you simply saying 16 right? 16 you don't recall feeling either of those things? 17 A Yes. 17 A I don't -- if I had felt that, which I have 18 Q But fatigue and dehydration would be 18 in the past, I would have done something about it, 19 something within your control. You agree with that? 19 but I don't remember feeling that. 20 20 Q And the something you would have done about 21 Q All right. If you're feeling dehydrated, 2.1 it would be look for a place to pull over and take a 22 if you're feeling fatigued, it's time to pull over 22 break, right? 23 and stop driving. Agree? 23 A Yeah, there's always somewhere close by. 24 A Uh-huh. 24 Q Okay. And, in fact, that's the last thing 25 Q Yes? 25 you remember is looking for a place to pull over and